Form 149

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Jerry A. McKinney Kathy J. McKinney Debtor(s) Bankruptcy Case No.: 19–70386–JAD Issued Per 8/27/2020 Chapter: 13 Docket No.: 120 – 40, 74, 91, 108, 110

Concil. Conf.: at

### ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

#### (1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 7, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:* 

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1821 as of September–2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of 84 months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- □ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. A final plan conciliation conference will be held on at, in. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- □ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- □ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- H. Additional Terms: Claim No. 13–2 of Lakeview Loan Servicing, LLC will be paid per Order of 6/24/2020 at Doc. 101.

Claim No. 15 of Bridgecrest Credit Company, LLC will be paid in full.

The Trustee will make no payments to Chase Mortgage.

## (2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **C.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

#### (3.) IT IS FURTHER ORDERED THAT:

- **A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre–confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: September 2, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

### Case 19-70386-JAD Doc 122 Filed 09/04/20 Entered 09/05/20 00:35:42 Desc

Imaged Certificate of Notice Page 4 of 7
 United States Bankruptcy Court
Western District of Pennsylvania

In re: Jerry A. McKinney Kathy J. McKinney

Debtors

Case No. 19-70386-JAD Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0315-7 User: msch Page 1 of 4 Date Rcvd: Sep 02, 2020 Form ID: 149 Total Noticed: 106

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 04, 2020.
                             +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542 +Adam N. Quatrini, Quatrini Rafferty, P.C., 550 East Pittsburgh Street,
db/idb
gp
                                Greensburg, PA 15601-2663
                             +Quatrini Rafferty, P.C., 550 East Pittsburgh Street, Greensburg, PA 15601-2663
+The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232,
                             +The Debt Doctors, LLC,
                                 UNITED STATES 15232-1700
15077258
                             +ACS/College Loan Corp., 501 Bleecker St.,
                                                                                                                       Utica, NY 13501-2401
15077264
                             +AM Std Asst., 100 Cambreidge St., Suite 1600, Boston, MA 02114-2518
                              Altoona Regional, 820 Howard Ave., Altoona, PA 16601
+Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
15077263
                             +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
Bridgecrest credit company, LLC, PO Box 29018 Phoenix AZ 85038
15077265
                           15278121
15077272
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                             +Centre Diagnostic, P.O. Box 197, State College, PA 16804-0197
+Centre Emergency Med., P.O. Box 6009, Hermitage, PA 16148-1009
15077274
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                             +Clair and Eleanor Godissart, 525 Keystone Hill Road, Philipsburg, PA 16866-8305
15077279
                             +Clearfield Hospital, P.O. Box 731584, Dallas, TX 75373-1584
                             +Comcast Cable, P.O. Box 23870, Jacksonville, FL 32241-3870

+Commonwealth of PA, 118 Enterprise Drive, Philipsburg, PA 16866-3172

Complete Payment Recovery, 3500 5th Street, River Falls, AL 36476

+Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
15077281
15077282
                             +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
+David J. Hickton, Esq., US Postal Office & Courthouse, 700 Grant Street, Suite 4000, Pitsburgh, PA 15219-1956
15077283
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15077292
                             +Delta Management Associates, Inc., 100 Everatt Avenue, Suite 6, P.O. Box 9191,
                             Chelsea, MA 02150-9191
ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
Fst Premier, 601 S. Minneapolis Ave., Sioux Falls, SD 57104
+Geisinger, P.O. Box 27727, Newark, NJ 07101-7727
15099528
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                             +Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001 HSBC, P.O. Box 7114, Charlotte, NC 28272 +HSBC Mortgage Services Inc., 636 Grand Regency Boulevard, Brandon, FL 3
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15077300
                                                                                                                                                       Brandon, FL 33510-3942
                             +HSBC Mortgage Services Inc., 636 Grand Regency Boulevard, Brandon, FL 335.
+Holiday Financial, 1800 Daisy Street, Ext. St., Clearfield, PA 16830-3265
+Home Health Ressource, P.O. Box 13150, Overland Park, KS 66282-3150
+ICN IPA Collection, P.O. Box 893, Washington, PA 15301-0893
+KML Law Group, P.C., Mellon Independence Center-Suite 5000, 701 Market Str
15077297
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15077301
15077304
                                                                                                                                                         701 Market Street,
                                 Philadelphia, PA 19106-1538
15077305
                              +L.S. Ross Assoc., P.O. Box 6099, Jackson, MI 49204-6099
                             +Laffey & Associates, 415 Chartiers Avenue, Carnegie, PA 15106-2356 +Laurel Eye Clinic, P.O. Box 1180, Sharpsburg, GA 30277-0964 +M&T Bank/Lakeview, P.O. Box 840, Buffalo, NY 14240-0840 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016 +Matt Harron, Nick Miller & Amy Buchanan, Attorneys at Law, 607 Coll Bittsburgh, PA 15232-1700
15077306
15077307
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15077319
                                                                                                                                                        607 College Street, Suite 101,
15077313
                                Pittsburgh, PA 15232-1700
15077314
                             +Med East Post Opd Surgical,
                                                                                       P.O. Box 822796, Philadelphia, PA 19182-2796
                             Meredith Manor, Waverly, WV 26184

+Meredith Manor, 147 Saddle Ln, Waverly, WV 26184-3254

Mihalkd's, One Hillside Drive, Altoona, PA 16601

+Mt. Nittany Medical Center, P.O. Box 536317, Pittsburgh, PA 15253-5905

+Mt. Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005
15077316
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                             +Mt. Nittany Physician Group, F.O. Box 5005, nermitage, FA 10140 1005

+National Recovery, 2491 PaxtonSt., Harrisburg, PA 17111-1036

+Northland Group Inc., P.O. Box 129, Thorofare, NJ 08086-0129

+Penelec, c/o FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511,
15077323
15077324
                             +Penelec, c/o FirstEnergy/Penelec,
Holmdel, NJ 07733-1976
15118162
15077326
                             +Penelec/First Energy, P.O. Box 16001, Reading, PA 19612-6001
                             +Penn Credit, Attn: Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988
+Penn Credt, 916 S. 14th St., P.O. Bo 988, Harrisburg, PA 17108-0988
15077327
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                             +Penn Highlands, P.O. Box 16157, Rocky River, OH 44116-0157
                            +Penn Highlands, P.O. Box 16157, Rocky River, OH 44116-0157
+Penn Highlands Clfd, P.O. Box 893, Washington, PA 15301-0893
+Penn Highlands Dubois, P.O. Box 447, Du Bois, PA 15801-0447
+Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717
R&R Radiology Consultants, P.O. Box 129, State College, PA 16803
+Scheer, Green & Burke, P.O. Box 1312, Toledo, OH 43603-1312
+Schumacher Group, 165 Caprice Court, Unit B, Castle Rock, CO 80109-1559
+The Caring Healthcare Network, 601 N. Front Street, Philipsburg, PA 16866-2303
+The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232-1700
+The HMC Group, Collection Agency, P.O. Box 16211, Rocky River, OH 44116-0211
+Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
+Tyrone Hospital, 9245 Watson Industrial Park, Saint Louis, MO 63126-1518
+UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472
+UPMC Altoona, P.O. Box 1123, Minneapolis, MN 55440-1123
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# Case 19-70386-JAD Doc 122 Filed 09/04/20 Entered 09/05/20 00:35:42 Desc Imaged Certificate of Notice Page 5 of 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 03 2020 05:02:22 Exeter Finance LLC, C/O AIS Portfolio Services, LP, Oklahoma City, OK 73118-7901 4515 N Santa Fe Ave. Dept. APS, +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 03 2020 05:03:28 cr PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +E-mail/Text: EBNProcessing@afni.com Sep 03 2020 04:58:40 AFNI, 1310 15077260 1310 MLK Drive, Bloomington, IL 61702-3517 P.O. Box 3517, +E-mail/Text: katie.wilson@advanceddisposal.com Sep 03 2020 04:57:21 15077259 Advanced Disposal, 6330 Route 219, Brockway, PA 15824-5016 15077261 +E-mail/Text: kristin.villneauve@allianceoneinc.com Sep 03 2020 04:57:03 Alliance One, 4850 Street Rd. Suite 300, Feasterville Trevose, PA 19053-6643 +E-mail/Text: ally@ebn.phinsolutions.com Sep 03 2020 04:57:03 15077262 200 Renaissance Ctr, Detroit, MI 48243-1300 +E-mail/Text: EBN\_IndianapolisIMC@receivemorermp.com Sep 03 2020 04:59:36 Barks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329 15077266 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Sep 03 2020 04:59:31 15077273 CCS/Nationwide Insurance, 725 Canton Street, Norwood, MA 02062-2679 15077268 +E-mail/Text: bankruptcy@cavps.com Sep 03 2020 04:58:59 Calvary Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322 15077270 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:02:19 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 15077269 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:04:24 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 15099544 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:02:19 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 +E-mail/Text: bankruptcy@cavps.com Sep 03 2020 04:58:59 15080683 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 15077280 +E-mail/Text: bankruptcy@firstenergycorp.com Sep 03 2020 04:58:32 Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303 15077285 +E-mail/Text: ebnnotifications@creditacceptance.com Sep 03 2020 04:57:10 Credit Acceptance Corporation, 25505 W. 12 Mile Rd., Suite 3000, Southfield, MI 48034-8331 +E-mail/Text: csdlclientservices@cboflanc.com Sep 03 2020 04:59:08

Credit Bureau of Lancaster County, Inc., P.O. Box 1271, Lancaster
+E-mail/Text: bankruptcy\_notifications@ccsusa.com Sep 03 2020 04:59:31 15077286 Lancaster, PA 17608-1271 15077287 Credit Collections Services, Two Wells Avenue,, Newton Center, MA 02459-3246 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 03 2020 04:59:04 15077290 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 03 2020 04:59:04 15077289 Credit Management Company, 2121 Noblestown Road, Attn: Bankruptcy Dept., Pittsburgh, PA 15205-3956 15077293 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Sep 03 2020 05:04:34 Exeter Finance Corp., P.O. Box 166008, Irving, TX 75016-6008 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Sep 03 2020 05:03:27 15087043 Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 03 2020 04:57:26 15077303 Internal Revenue Service, Attn: Sandra Bence, 1000 Liberty Avenue, Stop 711B, Pittsburgh, PA 15222-4107 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 03 2020 05:03:12 15077276 Chase Card, Attn: Correspondence, P.O. Box 15298, Wilmington, DE 19850 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 03 2020 05:02:15 15077277 Chase Mortgage, P.O. Box 24696, Columbus, OH 43224 +E-mail/Text: ebn@ltdfin.com Sep 03 2020 04:57:30 15077309 LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134 15077310 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 03 2020 05:03:37 LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497  $\verb|E-mail/PDF: resurgentbknotifications@resurgent.com Sep 03 2020 05:02:39|$ 15116944 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 E-mail/Text: camanagement@mtb.com Sep 03 2020 04:57:31 Lakeview Loan 15117945 Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840 +E-mail/PDF: gecsedi@recoverycorp.com Sep 03 2020 05:02:08 15077308 Lowes, P,O, Box 530914, Atlanta, GA 30353-0914 15077315 +E-mail/Text: rcpsbankruptcynotices@parallon.com Sep 03 2020 04:59:35 Medicredit Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629 15077317 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 03 2020 04:58:24 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255 +E-mail/Text: bankruptcy@ncaks.com Sep 03 2020 04:57:09 15077322 National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 03 2020 05:03:29 15077332 Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541 15077333 +E-mail/Text: bnc-quantum@quantum3group.com Sep 03 2020 04:57:50 Cascade Capital LLC Series C, Quantum3 Group LLC as agent for, P.O. Box 788. Kirkland, WA 98083-0788 +E-mail/Text: bankruptcy@sw-credit.com Sep 03 2020 04:58:26 Sot 4120 International Parkway ste 1100, Carrollton, TX 75007-1958 +E-mail/PDF: cbp@onemainfinancial.com Sep 03 2020 05:03:00 Spr. Evansville, IN 47701-0064 15077338 Southwest Credit Systems, 15077339 Springleaf, P.O. Box 64,

# Case 19-70386-JAD Doc 122 Filed 09/04/20 Entered 09/05/20 00:35:42 Desc Imaged Certificate of Notice Page 6 of 7

Page 3 of 4

Date Royd: Sep 02, 2020

User: msch

District/off: 0315-7

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Form ID: 149
                                                                  Total Noticed: 106
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
15079213
                 +E-mail/PDF: gecsedi@recoverycorp.com Sep 03 2020 05:04:12
                                                                                         Synchrony Bank,
                   c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15077342
                 +E-mail/Text: bankruptcydepartment@tsico.com Sep 03 2020 04:59:16
                                                                                                 Transworld Sytems,
                                       Wilmington, DE 19850-5273
                   P.O. Box 15273,
                 +E-mail/Text: skorman@uoc.com Sep 03 2020 04:59:29
15077346
                                                                                UOC,
                                                                                        101 Regent Court,
                   State College, PA 16801-7965
                 +E-mail/Text: bnc@alltran.com Sep 03 2020 04:57:19
P.O. Box 722929, Houston, TX 77272-2929
15077345
                                                                              United Recovery Systems,
                  E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 03 2020 05:04:49 Verizon by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15110575
15077349
                 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Sep 03 2020 04:56:56
                   Verizon, Verizon Wireless Bankruptcy Administrati, 500 Technology Dr., Ste 500,
                   Saint Charles, MO 63304-2225
15146031
                 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 03 2020 05:03:20
                   Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
                                                                                                         TOTAL: 43
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 Lakeview Loan Servicing, LLC +Wollemi Acquisitions, LLC c/o AIS Portfolio Servic,
cr
cr*
                                                                                4515 N Santa Fe Ave. Dept. APS,
                   Oklahoma City, OK 73118-7901
15077312*
                ++CONTINENTAL FINANCE COMPANY LLC,
                                                          PO BOX 8099,
                                                                          NEWARK DE 19714-8099
                 (address filed with court: Mabt/contfin, P.O. Box 8099, Newark, DE 19714) +Holiday Financial, 1800 Daisy Street, Ext., St. Clearfield, PA 16830-3265
15120730*
                ++INTERNAL REVENUE SERVICE,
PHILADELPHIA PA 19101-7346
                                                 CENTRALIZED INSOLVENCY OPERATIONS,
15077302*
                                                                                            PO BOX 7346.
                 (address filed with court: Internal Revenue Service, Centralized Insolvency Operations,
                   P.O. Box 21126,
                                       Philadelphia, PA 19114-0326)
15085704*
                 +MRS Associates,
                                      1930 Olney Ave., Cherry Hill, NJ 08003-2016
                ++PORTFOLIO RECOVERY ASSOCIATES LLC,
                                                             PO BOX 41067,
                                                                              NORFOLK VA 23541-1067
15117263*
                 (address filed with court: Portfolio Recovery Associates, LLC, POB 12914,
                                                                                                            Norfolk VA 23541)
               ##+Beneficial, P.O. Box 1231, Brandon, FL 33509-1231
##+Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916
15077267
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               ##+PA Collection, P.O. Box 893, Washington, PA 15301-0893
15077325
                                                                                                         TOTALS: 1, * 6, ## 3
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2020 Signature: <u>/s/Joseph Speetjens</u>

#### CM/ECF NOTICE OF ELECTRONIC FILING

```
The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Jerry A. McKinney dvalencik@c-vlaw.com,

cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-

vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com;

David Z. Valencik on behalf of Joint Debtor Kathy J. McKinney dvalencik@c-vlaw.com,

cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-

vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com

Mark B. Peduto on behalf of Debtor Jerry A. McKinney mpeduto@c-vlaw.com;

jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com;
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District/off: 0315-7 User: msch Page 4 of 4 Date Rcvd: Sep 02, 2020

Form ID: 149 Total Noticed: 106

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Mark B. Peduto on behalf of Joint Debtor Kathy J. McKinney mpeduto@c-vlaw.com, jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Matthew M. Herron on behalf of Creditor The Debt Doctors, LLC mmh@thedebtdoctors.com, hqs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 8